

CLAIMS

What is claimed is:

5 1. A method for facilitating a transaction, comprising the steps of:
identifying at least one primary account;
generating a secondary transaction number that is configured to facilitate a
transaction;

10 associating the secondary transaction number with said at least one
primary account; and

15 issuing the secondary transaction number to a first party to facilitate a
transaction with a second party, wherein the secondary transaction number is
configured to be immediately usable for facilitating the transaction.

20 2. The method of claim 1, wherein the step of identifying said at least one
primary account further comprises the steps of receiving information from the first
party specifying a particular account; and verifying that the account exists and is
valid.

25 3. The method of claim 1, wherein the step of generating a secondary
transaction number further comprises the steps of:

20 generating a random number;
determining if the random number is available for use; and if available for
use,

30 appending appropriate formatting and product identifier numbers to the
random number to achieve a secondary transaction number that is configured to
have the same format as the primary account number.

4. The method of claims 1 or 3, wherein the secondary transaction number is
25 generated by a computer system.

5. The method of claims 1 or 3, wherein a portable data device is configured
to generate the secondary transaction number.

6. The method of claims 1 or 3, wherein a portable data device is configured
30 to support interaction with a card provider's user interface system to generate the
secondary transaction number.

7. The method of claim 5, wherein a portable data device reader is configured to support interaction with the portable data device.

8. The method of claim 1 or 3, wherein the secondary transaction number is generated by a first party's computer system configured to support interaction with

5 a card provider's user interface system.

9. The method of claim 1, wherein the step of associating the secondary transaction number with the primary account further comprises the step of recording the secondary transaction number in a database associated with the primary account.

10 10. The method of claim 1, wherein the primary account is associated with a physical charge card.

11. The method of claim 1, wherein the step of issuing the secondary transaction number to a first party is facilitated by a user interface system.

12. The method of claim 11, wherein the user interface system comprises at

15 least one of the following: a web server system, a telephone system, and a mail handling system.

13. The method of claim 1, further comprising the steps of registering a first party to use a transaction system configured to generate and issue a secondary transaction number; and upon proper registration, providing the first party with authentication information;

20 14. The method of claim 13, where the authentication information is a username and password.

15. The method of claim 1, further comprising the steps of:

prompting the first party for authentication information to confirm that the

25 first party is a registered user; and

receiving authenticating information from the first party, and upon verifying that the first party is registered, providing the first party access to a transaction system.

16. The method of claim 15, further comprising the step of receiving a request

30 from the first party for a secondary transaction number.

17. The method of claim 1, further comprising the steps of:

allowing the first party to select and define conditions-of-use parameters, wherein the parameters place limits on how the secondary transaction number may be used; and

5 associating the conditions-of-use parameters with the secondary transaction number.

18. The method of claim 17, further comprising the step of storing the condition of use parameters in one or more account database fields associated with the secondary transaction number.

19. The method of claim 17, wherein the conditions of use parameters comprise at least a secondary transaction number credit limit and an expiration date.

20. The method of claim 1, comprising the following steps:
receiving transaction information from a second party for authorization;
forwarding the transaction information to a card authorization system for authorization processing;
processing the transaction information with the card authorization system, wherein the card authorization system interfaces with a secondary transaction number system to determine if authorization is appropriate.

21. The method of claim 20, further comprising the steps of:
recognizing that the transaction information comprises a secondary transaction number;

retrieving account information that is associated with the secondary transaction number;

25 determining if conditions of use associated with the primary account are satisfied;

determining if conditions of use associated with the secondary transaction number are satisfied;

30 returning an appropriate approval code to the second party, if conditions of use parameters associated with the secondary transaction number and the primary account are satisfied; and,

declining the authorization request if either the conditions associated with the primary account or the secondary transaction number are not satisfied.

22. The method of 21, wherein the conditions of use parameters associated with the primary account include at least an expiration date.

23. The method of claim 1, comprising the following steps:

5 receiving transaction settlement information from a second party, wherein the transaction was facilitated using a secondary transaction number;

identifying the transaction settlement information as a transaction involving a secondary transaction number; and verifying that the secondary transaction number is a valid number;

10 capturing the transaction settlement information in a financial capture system, and causing the second party to be paid.

24. The method of claim 23, further comprising the steps of:

15 identifying the primary account that is associated with the secondary transaction number;

replacing the secondary transaction number with the primary account number;

20 processing the transaction settlement information in an accounts receivable system; and

generating a billing statement that includes at least the primary account number.

25. The method of claim 24, further comprising the steps of comparing the transaction settlement information with conditions of use parameters associated with the secondary transaction number to determine if the conditions of use have been satisfied.

26. The method of claim 1, further comprising the step of configuring the 25 secondary transaction number for use with an electronic line of credit system.

27. The method of claim 1, further comprising the step of configuring the secondary transaction number for use with a stored value card system.

28. The method of claim 1, further comprising the step of configuring the 30 secondary transaction number for use with a non-currency based account program.

29. The method of claim 1, further comprising the step of configuring the secondary transaction number to be used as a gift product.

30. The method of claim 1, further comprising the step of configuring the secondary transaction number to be used in an online wallet system.

31. A method of processing authorization and settlement requests in a transaction system comprising the steps of:

5 receiving an authorization request from a second party, where the authorization request involves a secondary transaction number with limited-use conditions associated therewith;

routing the authorization request to a card authorization system to determine if limited use conditions have been satisfied;

10 returning to the second party a message declining authorization if the conditions have not been satisfied; and

returning to the second party a message approving authorization request if conditions have been satisfied.

15 32. The method of claim 31, further comprising the step of receiving from the second party a settlement request for payment of a transaction involving a secondary transaction number; wherein the second party is paid if the secondary transaction number is valid.

20 33. A method of claim 32 further comprising the steps of:

routing the second party settlement request for payment to a financial capture system,

creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing; and

25 creating an accounts receivable file and routing the accounts receivable file to a service that retrieves the associated primary account number and replaces the secondary transaction number with the primary account number and forwards the resulting accounts receivable file to an accounts receivable system to generate the first party billing statement.

30 34. A host computer system for facilitating transactions comprising:

a user interface system configured to allow a first party to interact with a host computer's transaction services; and

a number generating and processing mechanism, including at least one application server and at least one database, configured for receiving input from

the user interface system to generate a secondary transaction number and to associate therewith a designated primary account.

35. The host computer system in claim 34, further comprising a card authorization processing mechanism configured to receive transaction information

5 from a second party, wherein the authorization mechanism interfaces with at least the number generating and processing mechanism to determine if the second party authorization request should be approved or denied.

36. The host computer system in claim 34 or 35, further comprising a settlement processing mechanism including at least a financial capture system

10 configured for capturing transaction information relating to use of secondary transaction numbers, an accounts receivable system for billing the first party and an accounts payable system for paying the second party.

37. The system of claim 34, wherein the user interface system comprises at least one of the following: web server system, telephone system, and mail handling system.

38. A method for facilitating a transaction comprising the steps of:

registering with a card provider to use a transaction system;

logging-in to the card provider's transaction system by providing authenticating information, and causing card provider to verify that a first party is a registered and authorized user;

designating at least one transaction account as at least one primary account;

requesting a secondary transaction number from the card provider, causing the card provider to generate a secondary transaction number and to associate 25 the secondary transaction number with the previously selected said at least one primary account; and,

receiving the secondary transaction number from the card provider.

39. The method of claim 38, further comprising the step of providing the secondary transaction number to a second party to facilitate a transaction.

30 40. The method of claim 38, further comprising the step of selecting conditions of use parameters to be associated with the secondary transaction number.

41. The method of claim 38, further comprising the step of defining conditions of use parameters to be associated with the secondary transaction number.

42. The method of claim 38, wherein the steps occur online.

43. The method of claim 38, wherein said at least one primary account is a
5 non-currency based account.

44. The method of claim 38, wherein said at least one primary account is associated with an electronic line of credit system.

45. The method of claim 39, further comprising the step of disputing a charge
for a transaction involving a secondary transaction number, and causing the card
10 provider to charge back the charge to the second party.

46. A method for facilitating a non-currency based transaction system involving
a secondary transaction number comprising the steps of:

designating a non-currency based account as at least one primary account;
generating a secondary transaction number and associating said
15 secondary transaction number with at least one primary account, wherein said at
least one primary account includes at least the designated non-currency based
account;

converting accumulated non-currency based tender into currency to fund
the primary account.

20 47. The method of claim 46 further comprising the step of designating condition
of use parameters and associating said parameters to the secondary transaction
number.

48. The method of claim 47 further comprising the step of processing an
authorization request from a second party relating to a transaction involving a
25 secondary transaction number associated with at least a non-currency based
account comprising the further steps of:

recognizing the transaction as involving a non-currency based account;
verifying the conditions of use have been satisfied; and if satisfied,
reducing the non-currency based account balance by the transaction
30 amount.

49. The method of claim 47 further comprising the step of processing a
transaction settlement request from a second party relating to a transaction

involving a secondary transaction number associated with at least a non-currency based account further comprising the steps of:

capturing transaction settlement information in a financial capture system, wherein an accounts payable file is created and the second party is paid.

5 forwarding the transaction settlement information to an accounts receivable system;

recognizing that the transaction settlement information comprises a secondary transaction number that is associated with at least a non-currency based account;

10 issuing a credit equal to the transaction charge amount from the non-currency based account to the accounts receivable system; wherein the credit from the non-currency based account offsets at least part of the transaction charge.

50. A method for facilitating an electronic line of credit system involving a secondary transaction number comprising the following steps:

issuing a line of credit to a participating first or second party;
causing to be processed an application from the first party requesting to be issued a secondary transaction number;

causing to be issued to the first party a secondary transaction number that is associated with the line of credit, wherein the secondary number is used to facilitate a transaction.

51. The method of claim 50 further comprising the steps of:

providing the secondary transaction number to a first party, wherein the secondary transaction number may only be used with a specified second party to facilitate a transaction.

52. A dispute handling method for facilitating a disputed transaction involving a secondary transaction number, comprising the steps of:

receiving a dispute from a first party relating to a transaction involving a secondary transaction number associated with at least one primary account;

30 retrieving transaction information from a database;

replacing the primary account number with the secondary transaction number in order to initiate a second party inquiry; wherein the second party inquiry references only the secondary transaction number.

53. The method of claim 52, further comprising the steps of:

5 determining if a valid approval code is associated with the secondary transaction number; and

charging back to the second party the amount of the transaction, if a valid approval code does not exist.

54. A method for facilitating a transaction, comprising the steps of:

10 receiving a primary account number from a first party to initiate a transaction;

sending the primary account number to a card provider, requesting that the card provider generate and return a secondary transaction number that is associated with the primary account number;

15 receiving from the card provider the secondary transaction number associated with the primary account, wherein the secondary number is then used to facilitate a transaction settlement.

55. A method of claim 54, wherein the step of sending the primary account number to a card provider occurs during a card authorization process.

20 56. A method of claim 54, further comprising the step of purging the primary account number from the second party's records and replacing with the associated secondary transaction number.